

Fill in this information to identify the case:

Debtor 1 Brian Scott Gerlach aka Brian S Gerlach

Debtor 2 Lauren RB Gerlach aka Lauren Rebecca Gerlach fka Lauren R Slauch

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number : 1:17-bk-00086-HWV

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: MCLP Asset Company, Inc.

Court claim no. 12
(if known):

Last 4 digits of any number
you use to identify the debtor's
account: 6016

Date of payment change: 01/14/2024
Must be at least 21 days after date of
this notice

New total payment: \$928.60
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$164.03**New escrow payment:** \$113.60**Part : 2 Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:
Current Principal and interest payment:

New interest rate:
New principal and interest payment:

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:**New mortgage payment:**

Debtor 1 Brian Scott Gerlach aka Brian S Gerlach
First Name Middle Name Last Name

Case number (if known)

1:17-bk-00086-HWV

Part 4: Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Jason Seals

Signature

Date 12/14/2023

Print: Jason Seals

Title Authorized Agent for Creditor

Company Padgett Law Group

Address 6267 Old Water Oak Road, Suite 203

Tallahassee FL, 32312

Contact phone (850) 422-2520

Email PLGinquiries@padgettlawgroup.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 14th day of December, 2023.

/S/ Jason Seals

JASON SEALS
PADGETT LAW GROUP
6267 Old Water Oak Road, Suite 203
Tallahassee, FL 32312
(850) 422-2520 (telephone)
(850) 422-2567 (facsimile)
PLGinquiries@padgettlawgroup.com
Authorized Agent for Creditor

SERVICE LIST (CASE NO. 1:17-bk-00086-HWV)

Debtor

Brian Scott Gerlach
101 McAllister Street
Hanover, PA 17331
aka Brian S Gerlach

Joint Debtor

Lauren RB Gerlach
101 McAllister Street
Hanover, PA 17331
aka Lauren Rebecca Gerlach
fka Lauren R Slaugh

Attorney

Gary J Imblum
Imblum Law Offices, P.C.
4615 Derry Street
Harrisburg, PA 17111

Trustee

Jack N Zaharopoulos
Standing Chapter 13 (Trustee)
8125 Adams Drive, Suite A
Hummelstown, PA 17036

US Trustee

Asst. U.S. Trustee
United States Trustee
US Courthouse
1501 N. 6th St
Harrisburg, PA 17102



Shellpoint Mortgage Servicing
Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107

BRIAN S GERLACH
LAUREN GERLACH
101 MCALLISTER ST
HANOVER PA 17331

Analysis Date: November 17, 2023

Loan:

Property Address:
101 MCALLISTER ST
HANOVER, PA 17331

Annual Escrow Account Disclosure Statement - Account History

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Jan 14, 2024	Prior Esc Pmt	December 14, 2023	Escrow Balance Calculation	
P & I Pmt:			\$815.00	\$815.00	P & I Pmt:	\$815.00	Due Date:	November 14, 2019
Escrow Pmt:			\$0.00	\$113.60	Escrow Pmt:	\$164.03	Escrow Balance:	-\$331.84
Other Funds Pmt:			\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$164.03
Asst. Pmt (-):			\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$306.84
Reserve Acct Pmt:			\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00		
Total Payment			\$815.00	\$928.60	Total Payment	\$979.03	Anticipated Escrow Balance:	-\$474.65

Shortage/Overage Information		Effective Jan 14, 2024
Upcoming Total Annual Bills		\$1,227.36
Required Cushion		\$204.56
Required Starting Balance		\$204.56
Escrow Shortage		-\$679.21
Surplus		\$0.00

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 204.56. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 204.56 or 1/6 of the anticipated payment from the account.

** Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.

This is a statement of actual activity in your escrow account from Oct 2023 to Dec 2023. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	204.56	(331.84)
Dec 2023	102.28		102.28		* Lender Placed Hazard	204.56	(331.84)
					Anticipated Transactions	204.56	(331.84)
Oct 2023		P		102.28	Lender Placed Hazard		(434.12)
Nov 2023		P		102.28	Lender Placed Hazard		(536.40)
Dec 2023		164.03 P		102.28	Lender Placed Hazard		(474.65)
	\$102.28	\$164.03	\$102.28	\$306.84			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date: November 17, 2023
Loan: [REDACTED]

Annual Escrow Account Disclosure Statement - Projections for Coming Year

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account. Your unpaid pre-petition escrow Amount is \$0.00. This amount has been removed from the projected starting balance.

Original Pre-Petition Amount \$0.00, Paid Pre-Petition Amount \$0.00, Remaining Pre-Petition Amount \$0.00.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(474.65)	204.56
Jan 2024	102.28	102.28	Lender Placed Hazard	(474.65)	204.56
Feb 2024	102.28	102.28	Lender Placed Hazard	(474.65)	204.56
Mar 2024	102.28	102.28	Lender Placed Hazard	(474.65)	204.56
Apr 2024	102.28	102.28	Lender Placed Hazard	(474.65)	204.56
May 2024	102.28	102.28	Lender Placed Hazard	(474.65)	204.56
Jun 2024	102.28	102.28	Lender Placed Hazard	(474.65)	204.56
Jul 2024	102.28	102.28	Lender Placed Hazard	(474.65)	204.56
Aug 2024	102.28	102.28	Lender Placed Hazard	(474.65)	204.56
Sep 2024	102.28	102.28	Lender Placed Hazard	(474.65)	204.56
Oct 2024	102.28	102.28	Lender Placed Hazard	(474.65)	204.56
Nov 2024	102.28	102.28	Lender Placed Hazard	(474.65)	204.56
Dec 2024	102.28	102.28	Lender Placed Hazard	(474.65)	204.56
	\$1,227.36	\$1,227.36			

G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is (474.65). Your starting balance (escrow balance required) according to this analysis should be \$204.56. This means you have a shortage of 679.21. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 60 months. We anticipate the total of your coming year bills to be 1,227.36. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$102.28
Surplus Reduction:	\$0.00
Shortage Installment:	\$11.32
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$113.60

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing
PO Box 10826
Greenville, SC 29603 0826